

July 23, 2018

United States Bankruptcy Court
1 John F. Gerry Plaza
4th & Cooper Streets
Camden, NJ 08101

FILED
JEANNE A. NAUGHTON, CLERK
JUL 30 2018
U.S. BANKRUPTCY COURT
CAMDEN, N.J.
BY 121 DEPUTY

RE: Carol L Anisi – Chapter 13 – Case No. 16-33204-JNP
Objection to Certification of Default – Ally Financial – Volkswagen GTI

Dear Sir or Madam:

I am objecting to the Certification of Default filed by Morton and Craig on behalf of Ally Financial. Please allow the arrears to be spread over the life of my Plan which is about 22 months.

The arrears according to Ally Financial are \$3979.83. The regular monthly payment of \$385.14 plus \$124.37 would equal \$509.50.

I would prefer to do this outside of my plan, but if Ally Financial will not agree to this I would like to ask the Court to add this to my trustee payment and be paid off in that fashion.

Please set down a date for Hearing should this not be resolved by way of this letter.

I look forward to hearing from a representative of Morton and Craig to try and settle this matter before a hearing date.

Sincerely,



Carol L. Anisi
615 Autumn Crest Drive
Waterford, NJ 08089
(856) 357-0039
canisi@jacobslawoffice.com
cc: Isabel Balboa, Trustee
Debbie Morford, Esquire
John Morton, Esquire
Lee Abt, Esquire